

Information to identify the case:		
Debtor 1	<b>Damon M. Lippert</b>	Social Security number or ITIN <b>xxx-xx-2762</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Tracy L. Lippert</b>	Social Security number or ITIN <b>xxx-xx-2660</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>16-20671-GLT</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Damon M. Lippert

Tracy L. Lippert

7/13/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Damon M. Lippert  
Tracy L. Lippert  
Debtors

Case No. 16-20671-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 13, 2021

User: bsil  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Damon M. Lippert, Tracy L. Lippert, 2634 Homehurst Avenue, Pittsburgh, PA 15234-3140
cr	+ Bank of America, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	+ City and School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ County of Allegheny, County of Allegheny, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14187832	+ Bank of America, P.O. Box 15227, Wilmington, DE 19886-5227
14226526	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14187835	+ Capital One Bank, P.O. Box 71087, Charlotte, NC 28272-1087
14187838	+ Capital One Bank, P.O. Box 3115, Milwaukee, WI 53201-3115
14187837	+ Capital One Bank, P.O. Box 6497, Sioux Falls, SD 57117-6497
14894405	+ City and School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14894352	+ County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14187847	+ Discover Card, c/o Weltman Weinberg & Reis, Attn: Matthew Urban, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842
14187848	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15336169	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15051686	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14212306	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14257057	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford CT 06143-1047
14187859	+ Union Plus, P.O. Box 71104, Charlotte, NC 28272-1104

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BANKAMER.COM	Jul 14 2021 03:13:00	BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
cr	EDI: BANKAMER.COM		

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		Jul 14 2021 03:13:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM		
		Jul 14 2021 03:13:00	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	+ EDI: MID8.COM		
		Jul 14 2021 03:13:00	Midland Credit Management, Inc., Po Box 2011, Warren, MI 48090-2011
cr	+ EDI: RECOVERYCORP.COM		
		Jul 14 2021 03:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	EDI: RECOVERYCORP.COM		
		Jul 14 2021 03:13:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14187831	+ EDI: GMACFS.COM		
		Jul 14 2021 03:13:00	Ally Bank, P.O. Box 9001951, Louisville, KY 40290-1951
14192507	EDI: GMACFS.COM		
		Jul 14 2021 03:13:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14204541	+ EDI: PHINAMERI.COM		
		Jul 14 2021 03:13:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14187834	+ EDI: TSYS2.COM		
		Jul 14 2021 03:13:00	Barclay's Bank, 700 Prides Crossing, Newark, DE 19713-6109
15279327	+ EDI: RECOVERYCORP.COM		
		Jul 14 2021 03:13:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
14214664	EDI: RECOVERYCORP.COM		
		Jul 14 2021 03:13:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14187839	+ EDI: CAPITALONE.COM		
		Jul 14 2021 03:13:00	Capital One Bank, P.O. Box 71104, Charlotte, NC 28272-1104
14187836	+ EDI: CAPITALONE.COM		
		Jul 14 2021 03:13:00	Capital One Bank, P.O. Box 71106, Charlotte, NC 28272-1106
14257235	EDI: BL-BECKET.COM		
		Jul 14 2021 03:13:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14196167	EDI: CAPITALONE.COM		
		Jul 14 2021 03:13:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14247689	+ Email/Text: bncmail@w-legal.com		
		Jul 13 2021 23:14:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14187841	+ EDI: CITICORP.COM		
		Jul 14 2021 03:13:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
14187842	+ EDI: WFNNB.COM		
		Jul 14 2021 03:13:00	Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14187843	+ EDI: WFNNB.COM		
		Jul 14 2021 03:13:00	Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
14187844	+ Email/PDF: creditonebknotifications@resurgent.com		
		Jul 13 2021 23:25:28	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14187845	Email/PDF: DellBKNotifications@resurgent.com		
		Jul 13 2021 23:25:29	Dell Financial, P.O. Box 6403, Carol Stream, IL 60197
14187854	+ EDI: CITICORP.COM		
		Jul 14 2021 03:13:00	Macy's, P.O. Box 183083, Columbus, OH 43218
14187853	+ EDI: CITICORP.COM		
		Jul 14 2021 03:13:00	Macy's, P.O. Box 8218, Mason, OH 45040
14254536	EDI: Q3G.COM		
		Jul 14 2021 03:13:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

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14198142	EDI: DISCOVER.COM	Jul 14 2021 03:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14200552	+ EDI: DISCOVER.COM	Jul 14 2021 03:13:00	Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
14187846	+ EDI: DISCOVER.COM	Jul 14 2021 03:13:00	Discover Card, P.O. Box 71084, Charlotte, NC 28272-1084
14257604	+ Email/Text: kburkley@bernsteinlaw.com	Jul 13 2021 23:14:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14187849	+ Email/Text: fnb.bk@fnfg.com	Jul 13 2021 23:14:00	First Niagara Bank, P.O. Box 28, Buffalo, NY 14240-0028
14234034	Email/Text: fnb.bk@fnfg.com	Jul 13 2021 23:14:00	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
14187850	+ EDI: PHINAMERI.COM	Jul 14 2021 03:13:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
14187851	+ EDI: CITICORP.COM	Jul 14 2021 03:13:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14187852	+ EDI: RMSC.COM	Jul 14 2021 03:13:00	JC Penney, c/o Synchrony Bank, P.O. Box 960090, Orlando, FL 32896-0090
14187840	EDI: JPMORGANCHASE	Jul 14 2021 03:13:00	Chase Bank, P.O. Box 15298, Wilmington, DE 19850
14248746	Email/PDF: resurgentbknofications@resurgent.com	Jul 13 2021 23:25:29	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14196343	+ EDI: MID8.COM	Jul 14 2021 03:13:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14187855	+ EDI: AGFINANCE.COM	Jul 14 2021 03:13:00	One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172
14257512	EDI: PRA.COM	Jul 14 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14200036	EDI: Q3G.COM	Jul 14 2021 03:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14194753	EDI: RECOVERYCORP.COM	Jul 14 2021 03:13:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14187856	EDI: RMSC.COM	Jul 14 2021 03:13:00	Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942
14187858	+ EDI: RMSC.COM	Jul 14 2021 03:13:00	Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
14187857	+ EDI: RMSC.COM	Jul 14 2021 03:13:00	Synchrony Bank, P.O. Box 530916, Atlanta, GA 30353-0916
14257511	EDI: BANKAMER.COM	Jul 14 2021 03:13:00	The Bank of New York Mellon, et al, Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14243889	EDI: ECAST.COM	Jul 14 2021 03:13:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Federal National Mortgage Association
cr		GOLDMAN SACHS MORTGAGE COMPANY
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pittsburgh Water & Sewer Authority
cr		The Bank Of New York Mellon FKA The Bank Of New Yo
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
14204878	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14187833	*+	Bank of America, P.O. Box 15227, Wilmington, DE 19886-5227
15279373	*+	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15279374	*+	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021

TOTAL: 6 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor BANK OF AMERICA N.A. ecfmail@mwc-law.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com;klittle@logs.com;cdenardo@logs.com
Heather Stacey Riloff	on behalf of Creditor Federal National Mortgage Association heather@mvrlaw.com Michelle@mvrlaw.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com cnoroski@grblaw.com
Joseph A. Dessoye	

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on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor pawb@fedphe.com

Kenneth Steidl

on behalf of Joint Debtor Tracy L. Lippert julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st  
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Damon M. Lippert julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st  
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com

Kristen D. Little

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com klittle@logs.com;logsecf@logs.com

Maria Miksich

on behalf of Creditor Bank of America N.A. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 18